

Certificate Number: 05781-NJ-DE-037020195

Bankruptcy Case Number: 18-10180



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on December 5, 2022, at 9:28 o'clock AM PST, Daryl Smith completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: December 5, 2022 By: /s/Allison M Geving

Name: Allison M Geving

Title: President